

Certificate Number: 15111-PAW-DE-037028099

Bankruptcy Case Number: 17-23658



15111-PAW-DE-037028099

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on December 7, 2022, at 8:11 o'clock PM EST, Richard M Ritenour completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: December 7, 2022 By: /s/Rafia Yaqoob for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education